

Information to identify the case:

Debtor 1	<u>James R. Deanovich</u>	Social Security number or ITIN	xxx-xx-2103
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Angela Cortazzo Deanovich</u>	Social Security number or ITIN	xxx-xx-6187
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-20452-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James R. Deanovich

Angela Cortazzo Deanovich
aka Angela Marie Cortazzo

6/15/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
James R. Deanovich
Angela Cortazzo Deanovich
DebtorsCase No. 13-20452-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: 3180WPage 1 of 3
Total Noticed: 59

Date Rcvd: Jun 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2018.

db/jdb +James R. Deanovich, Angela Cortazzo Deanovich, 2521 Ridge Road,
Finleyville, PA 15332-1513

cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860

cr +HSBC Bank USA, National Association, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
Warrington, PA 18976-3400

cr +Ocwen Loan Servicing, LLC, c/o Stern and Eisenberg, 1581 Main Street, Suite 200,
Warrington, PA 18976-3400

13559748 Advanced Call Center Technologies, LLC, PO Box 9091, Johnson City, TN 37615-9091

13559751 +Berkheimer Tax Administrator, 50 North Seventh Street, Bangor, PA 18013-1731

13559754 +Chase, 10790 Rancho Bernardo Road, San Diego, CA 92127-5705

13559755 Chase (FL5-7734), PO Box 44090, Jacksonville, FL 32231-4090

13559756 +Christopher A. DeNardo, Esq., Shapiro & DeNardo LLC, 3600 Horizon Drive Suite 150,
King of Prussia, PA 19406-4702

13559757 Comcast, 5211 Brownsville Road, Pittsburgh, PA 15236-2701

13604134 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6101

13559759 +Creditech, 50 N. Seventh Street, Bangor, PA 18013-1791

13559761 Erie Family Life Insurance, 100 Erie Insurance Place, Erie, PA 16530-2222

13559762 Farmers Insurance Group, c/o Larry K. Dolanch, 2000 Park Ln Dr #350, Pittsburgh, PA 15275

13559768 +HSBC Bank USA, NA, 7255 Bay Meadows Way, Jacksonville, FL 32256-6851

13937586 +HSBC Bank USA, National Association, as, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115-4412

13647411 +JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail code LA4,
700 Kansas Lane, Monroe, LA 71203-4774

13559769 +James R. Deanovich, 1417 Marion Drive, Finleyville, PA 15332-1537

13692209 +Jefferson Hills Borough Sewage, c/o Pa.M.S., 336 Delaware Ave., Oakmont, PA 15139-2138

13559770 John Weinstein Allegheny Co. Treasurer, Courthouse, 436 Grant Street,
Pittsburgh, PA 15219-2497

13562388 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982

13559776 +PNC Bank, PO Box 5343, MS #BR-YB58-01-8, Cleveland, OH 44101-0343

13559774 +Pennsylvania Municipal Service Co., 336 Delaware Avenue, Oakmont, PA 15139-2138

13559775 +Peoples Natural Gas Company, PO Box 535323, Pittsburgh, PA 15253-5323

13559778 +Talbots, 175 Beal Street, Hingham, MA 02043-1512

13691745 +West Jefferson Hills S.D., Jefferson Hills Boro, c/o Pa.M.S.,
336 Delaware Ave., Dept. W-46, Oakmont, PA 15139-2138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2018 01:36:38 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +Fax: 407-737-5634 Jun 16 2018 02:27:38 Ocwen Loan Servicing, LLC, 1661 Worthington Road,
Suite #100, WEST PALM BEACH, FL 33409-6493

13559749 EDI: CINGMIDLAND.COM Jun 16 2018 05:28:00 AT&T Wireless, PO Box 6416,
Carol Stream, IL 60197-6416

13559750 EDI: BANKAMER.COM Jun 16 2018 05:28:00 Bank of America, PO Box 982235,
El Paso, TX 79998

13559752 EDI: CAPITALONE.COM Jun 16 2018 05:28:00 Capital One, P.O. Box 85520,
Richmond, VA 23285

14027583 +E-mail/Text: bankruptcy@consumerportfolio.com Jun 16 2018 01:36:51
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071

13559753 +EDI: CAPITALONE.COM Jun 16 2018 05:28:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281

13645295 EDI: BL-BECKET.COM Jun 16 2018 05:28:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701

13559758 +EDI: WFNBN.COM Jun 16 2018 05:28:00 Comenity Bank/AnnTylr, PO Box 182789,
Columbus, OH 43218-2789

13559760 EDI: DISCOVER.COM Jun 16 2018 05:28:00 Discover More Card, PO Box 15316,
Wilmington, DE 19850-5316

13559763 +EDI: RMSC.COM Jun 16 2018 05:28:00 GE Money Bank, Attn: Bankruptcy Dept.,
PO Box 103104, Roswell, GA 30076-9104

13559764 +EDI: RMSC.COM Jun 16 2018 05:28:00 GE Money Bank/GAP, P.O. Box 965005,
Orlando, FL 32896-5005

13559765 +EDI: RMSC.COM Jun 16 2018 05:28:00 GE/JCPenney, P.O. Box 965007, Orlando, FL 32896-5007

13559766 +EDI: RMSC.COM Jun 16 2018 05:28:00 GECRB/Lord & Taylor, PO Box 965015,
Orlando, FL 32896-5015

13559767 +EDI: RMSC.COM Jun 16 2018 05:28:00 GEMB/OLD NAVY, P.O. Box 965005,
Orlando, FL 32896-5005

13627468 EDI: JEFFERSONCAP.COM Jun 16 2018 05:28:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302

13559771 +EDI: CBSKOHL.COM Jun 16 2018 05:28:00 Kohl's, PO Box 3115, Milwaukee, WI 53201-3115

13559772 +EDI: CBSKOHL.COM Jun 16 2018 05:28:00 Kohls/Capone, N56 W 17000 Ridgewood Drive,
Menomonee Falls, WI 53051-7096

District/off: 0315-2

User: dkam
Form ID: 3180W

Page 2 of 3
Total Noticed: 59

Date Rcvd: Jun 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13905172 +Fax: 407-737-5634 Jun 16 2018 02:27:38 Ocwen Loan Servicing, LLC,
ATTN: Bankruptcy Department, 1661 Worthington Road, Suite 100,
West Palm Beach, FL 33409-6493
13650100 EDI: PRA.COM Jun 16 2018 05:28:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13559773 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2018 01:36:38
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
13559777 +EDI: SEARS.COM Jun 16 2018 05:28:00 Sears/Citibank, PO Box 6282,
Sioux Falls, SD 57117-6282
13591621 +E-mail/Text: bncmail@w-legal.com Jun 16 2018 01:36:50 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13594424 +E-mail/Text: bncmail@w-legal.com Jun 16 2018 01:36:50 TD Bank USA, N.A.,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
13559781 +EDI: CITICORP.COM Jun 16 2018 05:28:00 THD/CBSD, P.O. Box 6497,
Sioux Falls, SD 57117-6497
13559779 +EDI: WTRRNBNBANK.COM Jun 16 2018 05:28:00 Target National Bank, c/o Target Card Services,
PO Box 9500, Minneapolis, MN 55440-9500
13559780 +EDI: WTRRNBNBANK.COM Jun 16 2018 05:28:00 Target National Bank, c/o Target Credit Services,
P.O. Box 673, Minneapolis, MN 55440-0673
13559784 +EDI: WFNNB.COM Jun 16 2018 05:28:00 WFNNB/Express, PO Box 182789,
Columbus, OH 43218-2789
13559785 EDI: WFNNB.COM Jun 16 2018 05:28:00 WFNNB/Spiegel, PO Box 182789,
Columbus, OH 43218-2789
13592661 EDI: WFFC.COM Jun 16 2018 05:28:00 Wells Fargo Bank, N.A.,
dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657
13559782 EDI: WFFC.COM Jun 16 2018 05:28:00 Wells Fargo Dealer Services,
Attn: Correspondence - MAC T9017-026, PO Box 168048, Irving, TX 75016-8048
13559783 E-mail/Text: bankruptcy@firstenergycorp.com Jun 16 2018 01:36:46 West Penn Power,
76 South Main Street, Akron, OH 44308-1890
13640664 +E-mail/Text: bankruptcy@firstenergycorp.com Jun 16 2018 01:36:46 West Penn Power,
1310 Fairmont Ave., Fairmont, WV 26554-3526

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr HSBC BANK USA, NATIONAL ASSOCIATION, as trustee fo
cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, et al..
cr Select Portfolio Servicing Inc. as servicing agent
cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
ST CLOUD, MN 56302-9617)
cr* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13574523* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 4, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dkam
Form ID: 3180W

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Total Noticed: 59

Date Rcvd: Jun 15, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2018 at the address(es) listed below:

Christopher A. DeNardo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, et al... pabk@logs.com
James Warmbrodt on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, as trustee for First NLC Trust 2005-4 Mortgage-Backed Certificates, Series 2005-4 bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Joan Shinavski on behalf of Debtor James R. Deanovich joan@mckaylaw.com, ann@mckaylaw.com; jshinavski@hotmail.com
Joan Shinavski on behalf of Joint Debtor Angela Cortazzo Deanovich joan@mckaylaw.com, ann@mckaylaw.com; jshinavski@hotmail.com
Leslie J. Rase, Esq. on behalf of Creditor Ocwen Loan Servicing, LLC lrased@sterneisenberg.com, ddelvecchio@sterneisenberg.com; dbogucki@sterneisenberg.com
Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for HSBC Bank USA, National Association, as Trustee for First NLC Trust 2005-4 Mortgage-Backed Certificates, Series 2005-4 mwaltd@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, as trustee for First NLC Trust 2005-4 Mortgage-Backed Certificates, Series 2005-4 mwaltd@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com
Steven K. Eisenberg on behalf of Creditor Ocwen Loan Servicing, LLC seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com
William E. Miller on behalf of Creditor HSBC Bank USA, National Association wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 13